

**Maine Revised Statutes**  
**Title 24-A: MAINE INSURANCE CODE**  
**Chapter 57: DELINQUENT INSURERS**

**§4443. NONDUPLICATION OF RECOVERY**

**1. Insurance policy.** Any person having a claim against an insurer under any provision in an insurance policy, other than that of an insolvent insurer, which is also a covered claim, shall be required to exhaust first the person's right under the policy. Any amount otherwise payable on a covered claim under this subchapter shall be reduced by the amount of any recovery under the insurance policy.

[ 1987, c. 707, §10 (NEW) . ]

**2. Governmental insurance.** Any person having a claim or legal right of recovery under any governmental insurance, which is also a covered claim, shall be required to exhaust first that person's right under that insurance. Any amount payable on a covered claim under this subchapter shall be reduced by the amount of any recovery under that insurance.

[ 1987, c. 707, §10 (NEW) . ]

**3. Insurance guaranty association.** Any person having a claim which may be recovered from more than one insurance guaranty association or its equivalent shall seek recovery first from the association of the place of residence of the insured, except that, if it is a first party claim for damage to property with a permanent location, that person shall seek recovery first from the association of the location of the property, and, if it is a workers' compensation claim, that person shall seek recovery first from the association of the residence of the claimant. Any recovery under this subchapter shall be reduced by the amount of recovery from any other insurance guaranty association or its equivalent.

[ 1987, c. 707, §10 (NEW) . ]

**SECTION HISTORY**

1969, c. 561, (NEW). 1987, c. 707, §10 (RPR).

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